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# WCD**Today**

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## WCDToday

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## Administrator's notebook:

# In with 2021 and out with 2020

*By WCD Administrator Sally Coen*

**Welcome back to *WCD Today*.** The division has learned a lot from 2020 about adapting to changes from COVID-19 to implementing new work processes. We will undoubtedly continue to see more changes throughout 2021; however, we are applying the lessons we have learned to improving the workers' compensation system. Although things may look different, we continue to adjust and provide important services to Oregonians. We are excited and optimistic about starting a new year.

We have made some changes to our processes, so if you have not visited WCD's [COVID-19 webpage](#), please do so.

In this issue, you will find important information on the Management-Labor Advisory Committee's (MLAC) recommendations concerning our current workers' compensation system and the impact of COVID-19. The committee reviewed data and information about COVID-19 workers' compensation claims, heard public testimony on issues, and discussed recommendations for specific workers' compensation system changes.

The committee heard about many issues that affect workers and employers trying to navigate the workers' compensation system and COVID-19 claims. You can find more information about how we are responding to MLAC's recommendations on [Page 5](#).

WCD was also involved in helping DCBS establish the [COVID-19 Temporary Paid Leave Program](#). The program was created with \$30 million received from the federal government. It helps people who work in Oregon and need to quarantine or isolate due to COVID-19 exposure, but do not have access to COVID-19-related paid sick leave.

Many people worked together to get the program off the ground, including all of our DCBS divisions, DCBS Communications, the Director's Office, the Central Services Division, and Financial Services, as well as the Department of Revenue.

We are grateful to be a part of helping ease financial difficulties for so many Oregonians affected by the pandemic. You can find out more information about the program on [Page 7](#).

I have previously shared that Andrew Stolfi has been our DCBS director since April 2020. In December 2020, Mary Moller joined DCBS as our new deputy director. She has a strong background in public service and has worked for the U.S. House of Representatives and the governor of Oregon. Her experiences have allowed her to work closely with dedicated public servants on the federal and state levels, and we are thankful she has joined the department.

I had been serving in the role as the acting WCD administrator since November 2019, but have officially accepted the position. Jim Van Ness, who was previously serving as the acting deputy administrator, has also accepted the permanent deputy administrator position.

Once again, this has created opportunities in our division leadership team, and previous Employment Services Manager Matt West was promoted to Resolution Section manager. And, Barbra Hall is now the new Employment Services manager. She has 23 years of workers' compensation experience and will be a great fit.

Regardless of the challenges the workers'

compensation system has faced in the past year, we are embracing positive changes that bring new opportunities for growth, internally and externally.

Thank you for your continued patience as we diligently work to keep the Oregon workers' compensation system running smoothly. May the new year find you safe and healthy.

Please remember that we are here to help. If you have input, feedback, or suggestions to help improve and strengthen Oregon's successful workers' compensation system, please contact me at [sally.c.coen@oregon.gov](mailto:sally.c.coen@oregon.gov). I welcome your input. ■





# WCD implements MLAC recommendations

By Policy Manager Daneka Karma



Daneka Karma

**In June 2020, Gov. Kate Brown asked the Management-Labor Advisory Committee (MLAC) to engage with the community and stakeholders to review the effects of the COVID-19 pandemic on the Oregon workers' compensation system.**

MLAC heard about many COVID-19-related issues that affect employers and workers trying to navigate the system, and agreed on [six recommendations](#), which were delivered to Gov. Brown in July. This article addresses how the Workers' Compensation Division (WCD) implemented two of MLAC's recommendations.

## Request for SSN discourages workers from filing a claim

MLAC recommended that the Department of Consumer and Business Services (DCBS) convene

a stakeholder group to discuss the use of the worker's Social Security number (SSN) on Form 801, "Report of Job Injury or Illness."

The committee heard concerns that the request for a worker's SSN on the most common injury reporting form has a chilling effect on workers filing claims. Because the reporting form is used by many entities for a variety of purposes, MLAC supported more discussion before making changes.

WCD held a public meeting Sept. 15, 2020, to discuss the need for a worker's SSN on both Form 801 and Form 827, "Worker's and Health Care Provider's Report for Workers' Compensation Claims."

WCD heard input that confirmed the mere presence of a box for the SSN on the forms deters some workers from filing a claim for an injury. Additionally, insurers and employers both expressed concerns about privacy. After reviewing all of the input, WCD decided to remove the SSN box from both Form 801 and Form 827.

A rules advisory committee meeting was held with stakeholders on Oct. 15, 2020, to discuss

amending OAR 436-060-0010(3) to eliminate a reference to the worker's SSN. The rule previously stated that an employer must provide to the insurer certain information requested on Form 801, including the worker's SSN (if known).

Effective Jan. 1, 2021:

- OAR 436-060-0010(3) no longer references a worker's SSN.
- Form 3283, "A Guide for Workers Recently Hurt on the Job," has updated language under the section newly titled, "The collection and use of your Social Security number."
- Form 801, "Report of Job Injury or Illness," no longer includes a box requesting an SSN.
- Form 827, "Worker's and Health Care Provider's Report for Workers' Compensation Claims," no longer includes a box requesting an SSN.

The updated forms are available on the WCD website: <https://wcd.oregon.gov/forms/Pages/forms.aspx>.

Health care providers can order Form 827 by completing the online [order form](#).

Insurers, employers, and health care providers were encouraged to start using the revised forms

Jan. 1, 2021, but WCD is allowing a two-month grace period to transition to using the new forms.

Old forms may be used through Feb. 28, 2021, and the revised forms must be used exclusively starting March 1, 2021.

For information about the removal of the SSN box from Forms 801 and 827 and who to contact if you have questions, refer to the [industry notice](#) published Dec. 17, 2020.

## Workers may not know they have a right to file a claim for COVID-19

MLAC also recommended that DCBS develop COVID-19-specific educational materials for employers and workers. Public input at MLAC meetings suggested there is a lack of understanding about a worker's ability to file a claim for COVID-19 and that employers may be discouraging claim filing.

MLAC recommended that DCBS consider a separate notice for employers to alert workers of their rights.

WCD did the following:

- Included information about workers' rights and employers' responsibilities relating to COVID-19 claims in an annual notice sent to all Oregon employers ([Workers' Compensation and Workers' Benefit Fund Assessment Rates for 2021](#)).
- Published an [industry notice](#) and informational flier that addresses COVID-19 and workers' compensation. WCD, in consultation with the Small Business Ombudsman, the Ombudsman for Injured Workers, and BOLI, created a flier that highlights important facts for workers and employers and lets them know who to contact for more information. The flier is available in [English](#), [Spanish](#), and [Russian](#).
- Requested stakeholders, including labor and employment organizations, share the flier with their membership.
- Created a webpage referenced in the informational flier with the latest information related to workers' compensation and COVID-19. The website address is <http://www.oregon.gov/workers-comp-covid-rights>.
- Started a weekly social media campaign highlighting the information.

If you have questions about either the new forms or the new flier, call 800-452-0288 (toll-free). ■

# The COVID-19 Temporary Paid Leave Program

*By Organizational Culture and Employee Engagement Director Kara Null and Training and Development Specialist Linda Cashin*



Kara Null

## The Department of Consumer and Businesses Services (DCBS) implemented the COVID-19 Temporary Paid Leave Program in September 2020.

The Oregon Legislature's Emergency Board established the COVID-19 Temporary Paid Leave Program to help bridge the gap left by the Families First Coronavirus Relief Act.

This \$30 million program was established with money received from the federal government to help Oregon respond to the COVID-19 pandemic. So far, funds have been dispersed to every county in Oregon.

The program helps people who work in Oregon and need to quarantine or self-isolate due to COVID-19 exposure, but do not have access to COVID-19-related paid sick leave.

Those who qualify will receive a \$120 per-day payment for up to 10 working days (\$1,200 total) for the time they need to quarantine.



Linda Cashin

The COVID-19 Temporary Paid Leave Program is a team effort with employees from various divisions within DCBS, including the Workers' Compensation Division. DCBS also partners with the Department of Revenue to verify information and ensure applicants meet the eligibility requirements.

The agency started accepting applications Sept. 16, 2020, and, to date, the program has received more than 21,000 claims and disbursed more than \$13 million in payments to workers.

With the extension of the deadline of the federal government's coronavirus relief funds, the program is still open.

You can find more information about the program, eligibility, and the application at [oregon.gov/covidpaidleave](https://oregon.gov/covidpaidleave) or by contacting program staff members at 833-685-0850 (toll-free) or [covidpaidleave@oregon.gov](mailto:covidpaidleave@oregon.gov). ■



# New Resolution Manager: Matt West

By WCD Communications Coordinator Ana Contreras

## Matt West has accepted the Resolution Section manager position in the Workers' Compensation Division (WCD).



Before this appointment, West was the Employment Services Team (EST) manager within the Resolution Section. In 2018, West rotated into the EST manager role for a few months, before accepting the permanent position.

Most recently, West was WCD's interim Operations Section manager, while Lori Graham was assisting the Building Codes Division as its interim administrator.

"In that role, as in his other positions in WCD, Matt performed his duties in an exceptional manner," said WCD Administrator Sally Coen. "His leadership skills, strong process improvement background, and ability to build positive relationships with internal and external partners will greatly benefit the Resolution Section and the division."

West has spent 15 years in state service, which has given him extensive knowledge of the workers' compensation system.

Previously, West worked as a bilingual worksite modification consultant for the Preferred Worker Program for four years.

Before that, he held various supervisory positions and numerous positions in WCD, which included vocational reviewer, re-employment specialist, sanctions representative, support services supervisor, coverage investigator, and benefit consultant.

"I'm really excited for this new opportunity and to continue to work in the Resolution Section," said West. "It's a win win for me because I get to continue to be involved in return to work, which I am very passionate about. I also get to be involved with and learn more about the important work done in Appellate Review and the Sanctions and Medical Resolution areas."

West has a degree in social science from Portland State University and spent five years in Mexico teaching English. ■

# New Employment Services Manager: Barbra Hall

By WCD Communications Coordinator Ana Contreras

**Barbra Hall has accepted the Employment Services manager position in the Resolution Section of the Workers' Compensation Division.**



"Hall brings 23 years of workers' compensation experience and extensive knowledge of our return-to-work programs," said Resolution Section Manager Matt West. "She also brings an encouraging, inclusive, positive, and supportive management style to the team."

Hall previously managed three units in the Performance Section of WCD, including the Audit Unit; the Self-insurance, Registration, and Reimbursements (SIRR) Unit; and the Employer Compliance Unit.

"I'm excited to be managing a great group of people in Employment Services," said Hall. "And, I'm looking forward to the opportunity to work closer with and help injured workers."

Hall is passionate about helping people and has graciously volunteered in her free time to help her community. At one point she was even a court-appointed special advocate (CASA) for Marion County and worked to help children find safe and permanent homes. Although this seems selfless, Hall admits it is a good way to avoid drama with her teen daughter. In her words, "As long as I'm not around to even look at her, she likes me!"

Hall enjoys hanging out with her two dogs, family, and friends and has a slight obsession with beating her daily Fitbit goals and mocking her friends who don't. ■

# Meet the Performance Management Team

*By Communications Coordinator Ana Contreras*

**The Workers' Compensation Division (WCD) Performance Management Team provides operational support to the division, including strategic planning, business analysis, process improvement, and project and performance management.**

Performance and Project Portfolio Coordinator Olivia Xiong-Vang, Project Manager Carrie Van Handel, Performance Coordinators Mary Peel and Kathryn Hanel, and Business Systems Analyst Val Mueller make up the team and work closely on many projects.



## Olivia Xiong-Vang

**Olivia Xiong-Vang is the performance project portfolio coordinator and has been with WCD for a year.**

Before working for WCD, Xiong-Vang was a project manager for the Care Delivery Results Management Office at Kaiser Permanente.

Xiong-Vang is familiar with conducting large-scale organizational improvement projects and building continuous improvement tracks by evaluating, analyzing, and using effective and disciplined methods to review operations and staff allocation to ensure project success. Her extensive experience and knowledge help provide a direct line of sight with legislative objectives for the division.

After previous Modernization Program Manager Cecily Warren left the division, Xiong-Vang filled the role as the interim program manager. Her strong project management skills and change management experience continues to be a great asset to the program and division.

To learn more about the Modernization Program, visit WCD's [Modernization Program webpage](#) or email [WCD.Modernization@oregon.gov](mailto:WCD.Modernization@oregon.gov).



These days, Xiong-Vang serves as WCD's project portfolio manager. She provides guidance to WCD's leadership in overseeing projects; monitors all of WCD's projects; helps remove barriers to project progress and tracking; and provides support to all the division's project managers.

Regardless of the current work restrictions and COVID-19 pandemic, Xiong-Vang continues to work on modernizing WCD's current business processes and technology systems to help bring multiple technologies together for an overall solution.

"I enjoy seeing successful projects that enhance our processes in order to provide the best customer service to our stakeholders," said Xiong-Vang. "I also enjoy celebrating people for their hard work."

When Xiong-Vang isn't working, she enjoys hiking and spending time with her family. She also likes going on spontaneous trips and hopes to return to those pre-COVID adventures soon.



## Carrie Van Handel

**Project Manager Carrie Van Handel collaborates, plans, manages, and participates in a variety of projects.** She is the Data and Forms Workgroup project lead and tracks WCD's strategic plan initiatives and projects, and the annual maintenance of WCD's risk register.

Van Handel has been with the division for more than 16 years. Although she has been in her current position for eight years, she has held many positions at the division. She was a medical reviewer, electronic data interchange coordinator, and field auditor. She also worked as a claims adjuster for the State Accident Insurance Fund Corporation (SAIF) and State Farm.

"It's a true pleasure to work with so many knowledgeable, dedicated, and fun people," said Van Handel. "Plus, in my job, I get to think creatively, strategize, and problem-solve on a daily basis, which I love."

The variety of work keeps Van Handel interested and engaged, so she is constantly learning new things.

When Van Handel isn't working, she enjoys spending time gardening, camping, ATV riding, cross-stitching, quilting, and restoring furniture.



## Mary Peel

**Performance Coordinator Mary Peel collaborates with the Information Technology and Research (IT&R) Section in the Central Services Division, program staff members, and outside contractors to evaluate existing business and systems processes to plan and implement enhancements.**

"Basically, my job duties involve business system support, performance measures, and division retention schedules," said Peel. "I'm also a triage coordinator and work on special projects."

Peel spends time collaborating with managers and staff members to review and analyze performance data. This can include evaluating existing systems and working collaboratively with department management to implement her recommendations, as well as training staff members in new programs or software applications.

For more than 17 years, Peel has called WCD her work home. Before her current position, Peel worked in the division as a section analyst and unit coordinator, and supported both the Medical Resolution Team and Preferred Worker Program. She has an institutional knowledge of the division's data systems and frequently collaborates with information technology staff members and managers.

"The people I work with are the best part of my job," said Peel. "They are hardworking and caring."

Providing great customer service and problem-solving business and data system issues isn't new to Peel. She previously spent time in the Army and worked in the accounting field after her military service. Her broad business experience prepared her for managing and facilitating process improvement projects and data system designs, as well as easily communicating with diverse technical audiences.

Peel enjoys bowling, cooking, puzzles, and spending time with family. "Also, I can't live without my zoo," she said. "I have two dogs, three cats, two birds, and one turtle."



## Kathryn Hanel

**Performance Coordinator Kathryn Hanel facilitates data system projects and process improvement projects by providing data and participating in committee work.**

She is a subject matter expert and the data steward for the division's civil penalty tracking system. Hanel develops and provides training and consultation on the civil penalty tracking system use. She also develops, reports, and provides performance and payment data to internal and external stakeholders.

Besides participating on various internal rules committees, Hanel provides consultation services to staff members and management on a variety of issues. This includes designing, developing, and distributing reports about performance data.

Like other project performance management team members, Hanel collaborates with other divisions to review and analyze performance data; identify deficiencies; and make recommendations about regulatory streamlining improvements, processes, program delivery, and industry performance.

Hanel has more than 30 years of experience and institutional knowledge with the division and spent 17 of those years as a sanctions representative. Even after so many years with the division, Hanel said, "I'm always learning something new. I love that my job creates opportunities for me to work directly with a variety of staff from WCD and other divisions, and with external partners, too."

Although Hanel is meticulous in her work, she also has a big job at home. She lives on a working farm where she raises chickens, pigs, and produce, so she has little down time.

"The farm has turned into my current hobby," she said.





## Val Mueller

**Business Systems Analyst Val Mueller's job duties include business systems support, process improvement, and documentation.** He is also a liaison to the Central Services Division's Information Technology and Research Section.

Mueller has been with the division for three years. Like Mary Peel, Mueller also has a military background.

"Right after high school, I started my work career by joining the military," said Mueller. "I served four years in the Army as a patriot missile systems mechanic and operator."

During his military career, Mueller traveled to Germany, Korea, Saudi Arabia, and Kuwait. After the military, Mueller returned to Oregon and worked for Mitsubishi Silicon America, which was a silicon wafer manufacturer in the Salem/Keizer area.

"I worked on equipment used to make silicon wafers as a maintenance technician," he said. "This allowed me to learn electrical systems, pneumatics, hydraulics, engineering, and fabrication."

Mueller also worked for more than 12 years with the international information technology outsourcing company ATOS. He was the middleware systems support lead on a team of 30 people.

Mueller's extensive resume has helped him conduct comprehensive studies of WCD business systems, processes, and business requirements. It's allowed open collaboration within and outside the division and led to improved work processes with internal and external information technology partners.

Much of Mueller's time is spent evaluating, identifying, and recommending process improvements to develop effective system functionality and reduce costs. This has greatly improved WCD's service delivery to customers and helped ensure data integrity and protection.

"I enjoy working with all the talented and knowledgeable people within the DCBS organization," said Mueller.

In his off time, Mueller enjoys ocean fishing and outdoor adventures. "I also enjoy off-highway traveling to explore all the history that Oregon has to offer," he said.

Other hobbies Mueller enjoys include HAM radio, metal detecting, dirt bike/adventure bike riding, and anything related to motorsports. ■

## Workers' compensation costs to drop for eighth-straight year

By Public Information Officer Aaron Corvin

**This year, Oregon employers, on average, will pay less for workers' compensation coverage.**

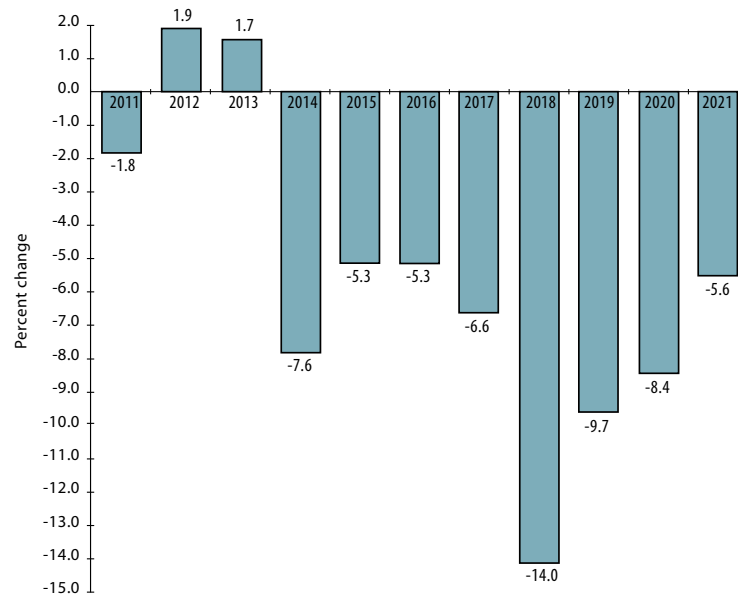


Aaron Corvin

The decline in costs marks eight years of average decreases in the pure premium rate – the base rate insurers use to determine how much employers must pay for medical claims and lost wages.

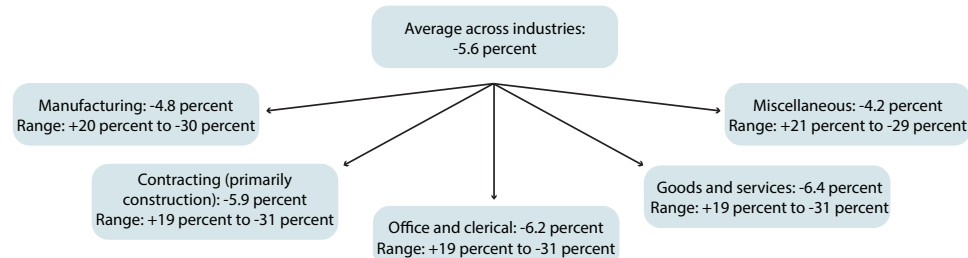
Underpinning the cost decreases is the success of Oregon's workers' compensation system, which includes programs to control costs, maintain good worker benefits, ensure employers carry insurance for their workers, and improve workplace safety and health.

### Oregon average pure premium rate changes



\* This chart shows pure premium will decrease an average of -5.6 percent in 2021 from 2020. Pure premium is the base rate employers pay to their insurance company before adding insurer expenses and profit.

### Average pure premium change by industry



Source: National Council on Compensation Insurance, Inc.

## Workers' Compensation Cost Summary: Effective Jan. 1, 2021

WHAT	PAYS FOR	COST/CHANGE	RECENT RATE HISTORY
<b>Pure premium</b>	Medical claims and benefits for lost wages. Excludes insurer expenses and profit.	Average 5.6 percent decrease from 2020.	<ul style="list-style-type: none"> <li>■ 2020: 8.4 percent decrease</li> <li>■ 2019: 9.7 percent decrease</li> <li>■ 2018: 14.0 percent decrease</li> <li>■ 2017: 6.6 percent decrease</li> </ul>
<b>Premium assessment*</b>	State regulatory costs to administer workers' compensation and workplace safety programs.	■ 9.0 percent of premiums for insured employers.	The increase of 0.6 percentage points is needed to help stabilize workplace safety and related programs. The rate was also increased by 0.6 percentage points for 2020.
<b>Self-insured employer and employer group premium assessment*</b>	Self-insured employers and self-insured employer groups pay the premium assessment, plus an additional amount to fund reserves that ensure prompt payment of claims in the event of insolvencies.	<ul style="list-style-type: none"> <li>■ 0.1 percent for self-insured employers.</li> <li>■ 0.1 percent for public-sector self-insured groups.</li> <li>■ 0.5 percent for private-sector self-insured employer groups.</li> </ul>	The additional amounts of 0.1 percent and 0.5 percent remain unchanged from 2020.
<b>Workers' Benefit Fund (Payroll assessment)</b>	Special benefits for certain injured workers and their families, and return-to-work programs.	2.2 cents per hour worked, unchanged from 2020. Employers and employees split the cost.	The rate had been 3.3 cents since 2013. The rate was lowered to 2.8 cents for 2017, 2.4 cents in 2019, and 2.2 cents for 2020.

\*Virtual public hearing set for Thursday, Sept. 17, at 3 p.m. Dial-in and PIN (or teleconference information):

Please join the meeting from a computer, tablet, or smartphone at <https://global.gotomeeting.com/join/987091349>

Dial in using a phone. United States: +1 (312) 757-312

Access code: 987-091-349

If you have not used GoToMeeting before, go to: <https://global.gotomeeting.com/install/987091349>

Written testimony will be accepted through 5 p.m. Thursday, Sept. 24, 2020, by the Director's Office of the Department of Consumer and Business Services, 350 Winter St. NE, P.O. Box 14480, Salem, OR 97309-0405.



440-5229s (9/20/COM)

The numbers illustrate positive, long-term trends:

- Employers, on average, will pay \$1.00 per \$100 of payroll for workers' compensation insurance in 2021, down from \$1.05 in 2020. That figure covers workers' compensation claims costs, assessments, and insurer profit and expenses.
- The pure premium rate will drop by an average 5.6 percent. In fact, the pure premium – filed by a national rate-setting organization and reviewed by DCBS – will have declined by 48 percent during the 2013 to 2021 period.

Oregon's lost-time claim frequency "has generally been decreasing moderately" while the severity of wage-replacement and medical costs "are showing a long-term downward trend," according to the National Council on Compensation Insurance (NCCI), the U.S. rate-setting organization whose recommendation DCBS reviews as part of its annual public process to decide rates.

Employers' cost for workers' compensation insurance covers the pure premium and insurer profit and expenses, plus the premium assessment. Employers also pay the Workers' Benefit Fund assessment, which is a cents-per-hour-worked rate.

The decrease in the pure premium of 5.6 percent is an average, so an individual employer may see a larger or smaller decrease, no change, or even an increase depending on the employer's own industry, claims experience, and payroll. Also, pure premium does not take into account the varying expenses and profit of insurers.



Helping sustain the trend in lower costs is the stability of Oregon's workers' compensation system. The system includes the Workers' Compensation Division; Oregon OSHA; the Workers' Compensation Board, which resolves disputes over the state's workers' compensation and workplace safety laws; and injured worker and small business advocacy services. Those successful programs are funded by the premium assessment.

The premium assessment is a percentage of the workers' compensation insurance premium employers pay. It is added to the premium. It increased from 8.4 percent in 2020 to 9.0 percent in 2021.

The premium assessment is affected by the pure premium and the economy – in order to provide stable funding for programs that support Oregon's workers' compensation and worker safety programs, an increase in the assessment is needed to partially counteract a decline in pure premium.

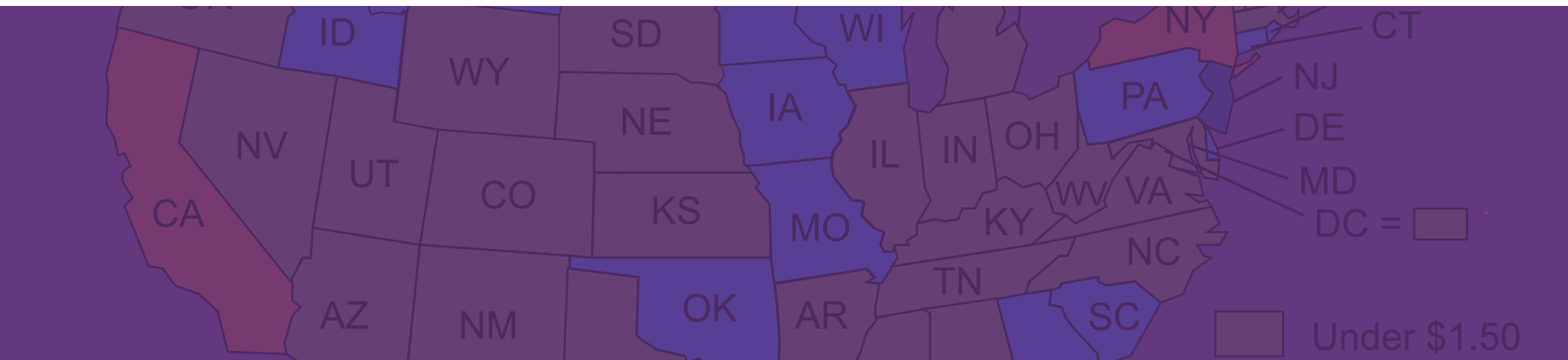
The 0.6 percentage point increase is also meant to partially offset an anticipated decline in revenue triggered by economic conditions. At the same time, DCBS has reduced its current and planned expenses to help offset the

reduction in revenue. The agency will continue to closely monitor its revenue and expenses in light of uncertainties in the economy.

Meanwhile, the Workers' Benefit Fund assessment provides benefit increases to permanently disabled workers and to families of workers who died from a workplace injury or disease. It also supports Oregon's efforts to help injured workers return to work sooner – through incentive programs to employers – and earn their pre-injury wages.

The fund's revenue comes from a cents-per-hour-worked assessment. The assessment will see no change in 2021, remaining at 2.2 cents per hour worked.

The decrease in the pure premium was effective Jan. 1, 2021, but employers will see the changes when they renew their policies in 2021. The assessment changes were effective Jan. 1, 2021. ■



# DCBS releases national study on workers' compensation costs

**Oregon's workers' compensation rates remain among the lowest in the nation as shown by the 2020 edition of the Oregon workers' compensation rate ranking study.** This reflects the state's success in making workplaces safer and keeping costs under control.

The biennial study, released by the Oregon Department of Consumer and Business Services (DCBS), ranks all 50 states and Washington, D.C., based on premium rates that were in effect Jan. 1, 2020.

Oregon had the seventh least expensive rates in 2020, a slight drop from its ranking in a tie for the sixth least expensive state in 2018, the last time the study was done. Oregon workers' compensation rates are declining further – an average of 5.6 percent – in 2021, marking eight straight years of declining premiums. In fact, average rates have fallen 48 percent during the 2013 to 2021 time period. Workers' compensation pays injured workers for lost wages and medical care for job-related injuries.

"Oregon continues to demonstrate that it's possible to maintain low employer costs while providing strong benefits," Oregon Gov. Kate Brown said. "We must remain committed to working together to balance worker health, safety, and benefits with employer rates, and to help workers who are injured heal and return to work quickly."

The study shows New Jersey had the most expensive rates, followed by New York. Meanwhile, the least expensive rates are those of North Dakota. In the west, California's rates were the fourth most expensive, while Washington's rates were the 22nd most expensive and Idaho was the 19th most expensive.

Oregon researchers also compared each state's rates to the national median

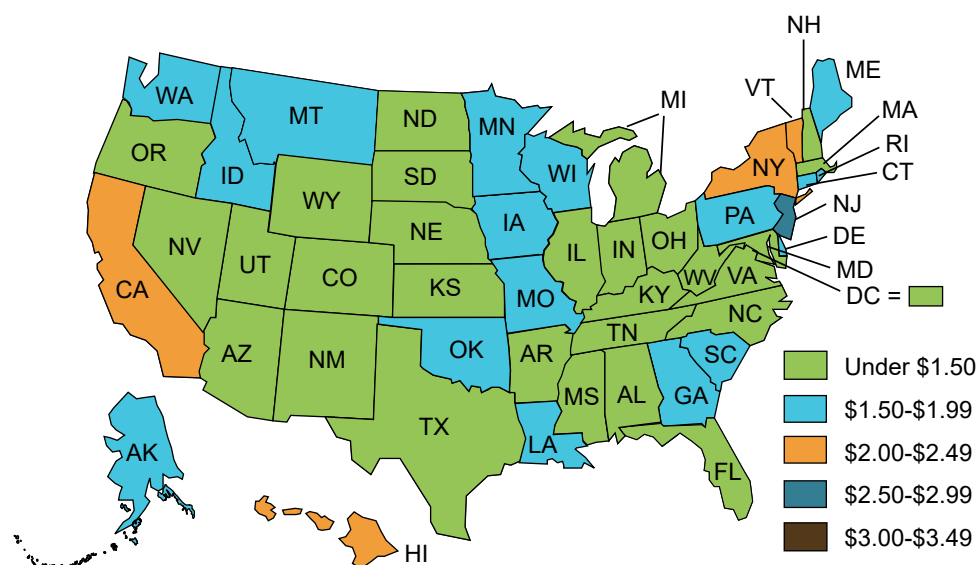
(that of the 26th ranked state) rate of \$1.44 per \$100 of payroll. Oregon's rate of \$1.00 is 69 percent of the median.

In order to have a valid comparison between states that have various mixes of industries, the study calculates rates for each state using the same mix of the 50 industries with the highest workers' compensation claims costs in Oregon.

A summary of the study was posted, and the full report will be published later this year.

Oregon has conducted these studies in even-numbered years since 1986, when Oregon's rates were among the highest in the nation. The department reports the results to the Oregon Legislature as a performance measure.

## 2020 Workers' compensation premium index rates



# 2020 Oregon Workers' Compensation Premium Rate Ranking Summary

January 2021

AUTHORS

- Chris Day, 8/21/72 – 6/1/2020
- Jay Dotter

Table 1. Oregon's ranking in the top 10 classifications

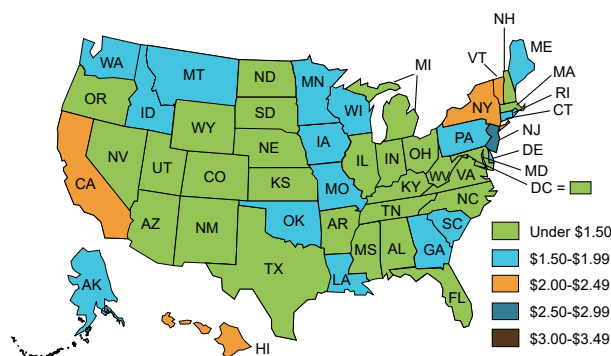
Occupation	Ranking
Clerical office employees not otherwise coded	45
College: professional employees and clerical	42
Salespersons or collectors – outside	44
Physician and clerical	38
Restaurant and drivers	40
Hospital: professional employees	41
Store: retail not otherwise coded	48
Automobile service or repair center and drivers	40
Trucking: not otherwise coded – all employees and drivers	36
Social services organization – all employees and drivers not otherwise coded	37

Oregon employers in the voluntary market pay, on average, the 45th highest workers' compensation premium rates in the nation. Oregon's rates are 31 percent below those of the median state in the study.

Premium rate indices are calculated based on data from 51 jurisdictions, for rates in effect as of Jan. 1, 2020. The 2020 median value is \$1.44, which is a drop of 15.3 percent from the \$1.70 median of the 2018 study. This is the largest drop in the study median since 2000. Oregon's premium rate index is \$1.00 per \$100 of payroll, or 69 percent of the national median. National premium rate indices range from a low of \$0.67 in North Dakota to a high of \$2.52 in New Jersey. Fourteen states had an index rate that was within plus or minus 10 percent of this benchmark value. In the upper part of the rate distribution, 17 states had index rates higher than 110 percent of the median, while 20 states were below 90 percent of the median.

The study is based on methods that put states' workers' compensation rates on a comparable basis using a constant set of risk classifications for each state. This study used classification codes from the National Council on Compensation Insurance (NCCI). Of approximately 430 active classes in Oregon, 50 were selected based on relative importance as measured by share of losses in Oregon. To control for differences in industry distributions, each state's rates were weighted by 2014-2016 Oregon payroll to obtain an average manual rate for that state. Listed in Table 1 are Oregon's rankings in the top 10 of the 50 classifications used.

Figure 1. 2020 Workers' compensation premium index rates



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Oregon's relatively low rate today underscores the state's workers' compensation system reforms and its focus on workplace safety and health.

Oregon has long taken a comprehensive approach to making workplaces safer, keeping business costs low, and providing strong worker benefits. This approach includes enforcing requirements that employers carry insurance for their workers, keeping medical costs under control, and helping injured workers return to work sooner and minimize the effect on their wages.

"Through collaboration and hard work, Oregon continues to prove we know how to keep workplaces safe and costs down," said Andrew Stolfi, DCBS director. "DCBS will keep doing its best to hold costs down for businesses and ensure workers are kept safe and receive the benefits they are due."

Here are some key links for the study and workers' compensation costs:

- To read a summary of the study, go to <https://www.oregon.gov/dcbs/reports/Documents/general/prem-sum/20-2082.pdf>.
- Prior years' summaries and full reports with details of study methods can be found at <https://www.oregon.gov/dcbs/reports/protection/Pages/general-wc-system.aspx>.
- Information on workers' compensation costs in Oregon, including a map with these state rate rankings, is at <https://www.oregon.gov/dcbs/cost/Pages/index.aspx>.

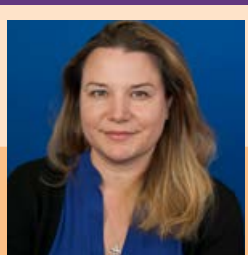
Learn about Oregon's return-to-work programs, workers' compensation insurance requirements, and more at <https://wcd.oregon.gov/Pages/index.aspx>.

Request a no-cost workplace safety or health consultation, and learn about workplace safety and health requirements and resources at <https://osha.oregon.gov/Pages/index.aspx>. ■



# Updated conference and online trainings information

*By Conference and Training Coordinator  
Jennifer Hlad*



*Jennifer Hlad*

If you have suggestions or comments, call Conference and Training Coordinator Jennifer Hlad at 503-947-7515 or email [jennifer.l.hlad@oregon.gov](mailto:jennifer.l.hlad@oregon.gov).



Each fall, the Oregon Workers' Compensation Division (WCD) hosts the Oregon External Education Conference, along with our sponsor, the International Workers' Compensation Foundation (IWCF).

The event has been a great success with our external partners, and, in 2019, we hosted more than 200 attendees. Our sponsor, IWCF, is a nonprofit organization dedicated to workers' compensation education and outreach.

Our conferences allows employees, employers, medical and rehabilitation providers, insurance carriers, third-party administrators, attorneys, service providers, human resource professionals, injured workers, and anyone with an interest in worker' compensation to keep abreast of Oregon requirements and rule changes.

Each year, WCD and DCBS provides informational booths at the event to help attendees learn more about us and our important services. WCD staff members also provide several classes throughout the conference, which provide continuing education credit for those in attendance.

In 2020, however, the WCD Administration Team ruled out the option of hosting an in-person conference due to COVID-19 concerns and caution.

Since the Oregon External Education Conference is important to the WCD community, in June, WCD sent out a survey to conference attendees from the past three years (and those asking to be on our electronic mailing list) to gauge their interest and ability to attend a virtual conference.

Although many people look forward to the conference each year, canceling the conference for 2020 was the clear choice, based on survey results we received.

WCD remains committed to providing outreach to all of our external parties. Since we could not host a conference in 2020, we took the time to increase the eLearning content available for free on our website.

This includes the following new courses: [Worker Leasing Program](#) and [Provider Training: Workers' Compensation 101 for Chiropractors](#).

The following classes will also be coming soon to our website:

- Insurer training: What to do when you receive a Form 827 in error?
- Insurer training: Designation and responsibilities of a paying agent
- Provider training: Fee schedules
- Provider training: Billing 101

We have additional online training for you on our website under "Get Involved." Click on the link for [videos](#).

Also, if you have outreach topic requests for WCD to consider as we prioritize our training efforts, contact Conference and Training Coordinator [Jennifer Hlad](#) or call 503-947-7515.

For questions regarding continuing education credits or to learn more about the grace period to complete your training, visit our [FAQ page](#).

WCD hopes to host the Oregon Workers' Compensation External Education Conference in 2021. We have already established a conference committee and we are hard at work evaluating our options and developing plans. Be on the lookout for communications from us about the 2021 conference in the coming months. ■

